

Table I.C.3.b(1997) Percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	15.3%	10.3%	13.5%	14.2%	17.9%	15.9%	12.6%	16.3%
Industry group **								
Agric., fish., forest.	7.3%*	--	--	--	--	--	4.4%*	10.0%*
Mining	23.7%*	0.0%	1.1%*	60.7%*	2.9%*	14.7%*	37.6%*	13.8%
Construction	15.3%	10.1%	13.7%	14.4%	25.3%	7.3%*	14.0%	16.8%
Manufacturing	14.4%	8.3%*	15.5%	13.8%	17.5%	12.7%	13.9%	14.5%
Transp., commu., util.	12.0%	14.8%*	11.2%	21.9%	23.3%	7.5%	13.7%	11.6%
Wholesale trade	14.3%	7.8%	16.7%	10.7%	17.9%*	15.0%	10.3%	16.4%
Retail Trade	21.8%	16.3%	16.1%	23.3%	21.3%	23.5%	18.3%	22.9%
Fin., ins., real est.	15.3%	7.3%*	9.1%*	9.0%*	18.1%	18.7%	8.7%	17.6%
Services	14.2%	10.7%	12.8%	11.8%	16.0%	15.7%	11.5%	15.5%
Unknown	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Ownership								
For profit, incorporated	15.7%	10.8%	13.7%	14.4%	18.3%	16.7%	13.1%	16.8%
For profit, unincorporated	14.3%	10.3%	12.4%	18.7%	18.4%	13.9%	11.7%	17.1%
Nonprofit	12.5%	6.8%*	13.5%*	11.5%	14.5%	11.6%	10.3%	13.0%
Unknown	18.4%	3.4%*	7.9%*	4.8%*	24.5%	16.8%	7.1%*	19.0%
Age of firm								
Less than 5 years	16.1%	15.4%	18.1%	16.9%	18.1%	11.0%*	16.6%	15.2%
5-9 years	14.3%	11.9%	17.0%	11.6%	19.9%*	14.5%	14.1%	14.8%
10-19 years	12.9%	9.0%	12.2%	13.5%	16.9%	13.3%	11.2%	14.6%
20 or more years	14.2%	7.4%	10.8%	14.9%	16.0%	14.6%	11.3%	15.2%
Unknown	17.5%	2.0%*	13.8%*	13.2%	20.9%	17.0%	10.3%*	17.8%
Multi/single status								
2 or more locations	16.9%	11.4%*	13.0%	15.8%	20.0%	16.0%	15.6%	17.0%
1 location only	13.0%	10.2%	13.5%	13.6%	14.7%	12.2%	12.2%	14.0%
Percent full-time employees								
Less than 25%	17.7%	4.5%*	21.3%*	14.7%	20.8%	20.3%	11.4%*	20.2%
25-49 %	19.8%	15.9%	13.8%	24.5%	11.9%	23.0%	19.4%	19.9%
50-74 %	15.6%	10.8%	13.2%	16.4%	16.5%	17.2%	12.3%	17.1%
75% or more	15.0%	10.1%	13.4%	13.6%	18.2%	15.2%	12.4%	15.9%
Union presence								
No union employees	16.1%	10.6%	13.2%	14.5%	18.8%	17.9%	12.6%	17.7%
Has union employees	10.5%	2.9%*	8.6%*	10.6%*	9.3%	11.2%	9.8%*	10.5%
Unknown	16.6%	8.0%*	22.6%	14.4%	22.8%	14.5%	15.5%	16.8%
Percent low wage employees **								
50% or more low wage	18.7%	9.1%*	13.8%	20.4%	19.7%	20.3%	14.7%	19.8%
Less than 50% low wage	14.1%	10.3%	13.1%	13.8%	16.5%	14.3%	12.3%	15.1%
Unknown	17.7%	9.9%	16.7%*	15.4%	23.5%	16.9%	15.4%	17.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.3.b(1997) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.62%	0.50%	1.47%	0.88%	1.55%	0.75%	0.69%	0.77%
Industry group **								
Agric., fish., forest.	2.42%*	--	--	--	--	--	2.61%*	3.30%*
Mining	7.72%*	0.00%	5.01%*	18.59%*	2.50%*	4.48%*	11.76%*	4.09%
Construction	3.16%	2.09%	3.57%	3.69%	5.92%	4.74%*	1.96%	4.55%
Manufacturing	0.97%	3.75%*	1.61%	1.07%	3.07%	0.79%	1.79%	1.16%
Transp., commu., util.	1.44%	5.23%*	3.02%	4.85%	4.00%	1.29%	3.60%	1.71%
Wholesale trade	1.43%	1.95%	3.42%	1.40%	5.38%*	2.69%	1.52%	1.81%
Retail Trade	1.10%	1.92%	1.95%	1.53%	3.14%	1.87%	1.18%	1.39%
Fin., ins., real est.	1.18%	2.80%*	3.34%*	3.50%*	3.10%	1.02%	1.74%	1.03%
Services	0.79%	0.56%	2.92%	1.01%	1.59%	0.84%	1.21%	0.81%
Unknown	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Ownership								
For profit, incorporated	0.57%	0.90%	1.06%	1.00%	1.56%	0.92%	0.65%	0.74%
For profit, unincorporated	1.36%	2.30%	2.66%	4.64%	3.51%	3.23%	1.90%	1.99%
Nonprofit	1.44%	2.97%*	4.97%*	1.36%	1.46%	1.62%	2.50%	1.33%
Unknown	2.63%	1.87%*	5.02%*	2.85%*	4.16%	2.86%	2.50%*	2.74%
Age of firm								
Less than 5 years	1.45%	1.43%	3.09%	3.27%	2.96%	7.08%*	1.52%	2.37%
5-9 years	0.99%	2.27%	2.54%	2.32%	7.40%*	2.99%	1.28%	2.14%
10-19 years	0.84%	0.94%	1.93%	1.86%	2.49%	1.99%	0.93%	1.59%
20 or more years	0.84%	1.39%	1.33%	1.25%	1.93%	1.06%	1.03%	1.02%
Unknown	0.95%	4.37%*	4.29%*	2.57%	1.66%	1.00%	3.13%*	1.05%
Multi/single status								
2 or more locations	0.73%	6.06%*	1.62%	1.43%	1.31%	0.73%	1.32%	0.79%
1 location only	0.93%	0.50%	1.57%	0.99%	2.24%	2.66%	0.80%	1.33%
Percent full-time employees								
Less than 25%	2.66%	1.38%*	6.93%*	3.49%	4.77%	4.95%	3.52%*	3.61%
25-49 %	1.61%	4.18%	3.85%	3.63%	3.38%	2.42%	2.44%	1.57%
50-74 %	1.37%	2.12%	1.81%	2.63%	2.26%	2.22%	1.14%	1.71%
75% or more	0.66%	0.45%	1.75%	0.87%	1.77%	0.76%	0.78%	0.79%
Union presence								
No union employees	0.60%	0.55%	1.01%	0.85%	1.64%	0.87%	0.63%	0.95%
Has union employees	0.58%	0.89%*	4.92%*	3.29%*	1.39%	1.32%	3.20%*	0.67%
Unknown	1.79%	3.07%*	6.42%	3.75%	4.03%	1.88%	3.23%	2.00%
Percent low wage employees **								
50% or more low wage	1.26%	2.76%*	2.36%	2.74%	2.10%	2.30%	1.31%	1.51%
Less than 50% low wage	0.53%	0.60%	1.09%	0.82%	1.60%	1.02%	0.56%	0.75%
Unknown	1.45%	1.75%	5.15%*	2.67%	2.93%	1.16%	3.35%	1.34%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 Medical Expenditure Panel Survey-Insurance Component.

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